## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PA HARRISBURG DIVISION

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/31/2014.
- 2) The plan was confirmed on 01/14/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 02/11/2016.
- 5) The case was completed on 10/09/2018.
- 6) Number of months from filing or conversion to last payment: <u>50</u>.
- 7) Number of months case was pending: <u>52</u>.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: \$26,705.00.
- 10) Amount of unsecured claims discharged without full payment: \$47,912.61.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)
Less amount refunded to debtor(s)

**NET RECEIPTS** \$ 14,315.94

\$ 14,315.94

\$ 0.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan

Court Costs

Trustee Expenses & Compensation

Other

\$ 3,000.00
\$ 0.00
\$ 821.96

TOTAL EXPENSES OF ADMINISTRATION

\$ 3,821.96

Attorney fees paid and disclosed by debtor(s): \$ 1,000.00

Scheduled Creditors:						
		CI.:	CI.:	CI.	D ' ' 1	T
Creditor	Cl	Claim	Claim	Claim	Principal	Interest
Name	Class	Scheduled	Asserted	Allowed	<u>Paid</u>	Paid
CRAIG A. DIEHL, ESQUIRE	Lgl	0.00	NA	NA	3,000.00	0.00
OCWEN LOAN SERVICING LLC	Sec	200,000.00	205,894.28	205,894.28	0.00	0.00
JONESTOWN BANK & TRUST	Sec	4,500.00	4,027.83	350.00	350.00	0.00
PSECU	Sec	31,000.00	30,307.43	30,307.43	0.00	0.00
ECMC	Uns	0.00	657.89	657.89	81.11	0.00
RBS CITIZENS NA	Sec	23,128.64	21,830.37	21,830.37	0.00	0.00
ASSOCIATED BANK	Uns	5,364.85	5,671.09	5,671.09	699.10	0.00
CERASTES LLC	Uns	2,990.76	3,438.72	3,438.72	423.91	0.00
CERASTES LLC	Uns	2,532.34	2,944.90	2,944.90	363.03	0.00
BECKET & LEE	Uns	1,743.26	2,163.54	2,163.54	266.72	0.00
PORTFOLIO RECOVERY	Uns	1,891.62	2,397.80	2,397.80	295.59	0.00
PORTFOLIO RECOVERY	Uns	606.32	890.89	890.89	109.82	0.00
PORTFOLIO RECOVERY	Uns	811.72	1,011.86	1,011.86	124.74	0.00
PORTFOLIO RECOVERY	Uns	511.53	694.92	694.92	85.66	0.00
PORTFOLIO RECOVERY	Uns	2,135.90	2,409.08	2,409.08	296.97	0.00
MEMBER FIRST FED. CREDIT	Uns	3,013.91	2,747.80	2,747.80	338.74	0.00
PORTFOLIO RECOVERY	Uns	3,570.08	1,351.80	1,351.80	333.72	0.00
PORTFOLIO RECOVERY	Uns	2,391.47	2,887.43	2,887.43	355.95	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	<u>Class</u>	Scheduled	<b>Asserted</b>	Allowed	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	2,390.85	3,067.82	3,067.82	378.19	0.00
PORTFOLIO RECOVERY	Uns	2,538.13	2,902.59	2,902.59	357.82	0.00
U.S. DEPT OF EDUCATION	Uns	33,178.59	42,778.79	42,778.79	5,273.58	0.00
ECAST SETTLEMENT CORP	Uns	243.94	353.93	353.93	43.61	0.00
WELLS FARGO	Sec	200,307.61	199,266.12	199,266.12	315.72	0.00
ASSOCIATED BANK	Uns	6,755.86	NA	NA	0.00	0.00
BEAVER PLUMBING & HEATING	Uns	307.48	NA	NA	0.00	0.00
CHASE	Uns	9,305.68	NA	NA	0.00	0.00
CAPITAL ONE	Uns	1,082.99	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 205,894.28	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 199,266.12	\$ 315.72	\$ 0.00
Debt Secured by Vehicle	\$ 52,487.80	\$ 350.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 457,648.20	\$ 665.72	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 78,370.85	\$ 9,828.26	\$ 0.00

Disbursements:	
Expenses of Administration Disbursements to Creditors	\$ 3,821.96 \$ 10,493.98
TOTAL DISBURSEMENTS:	\$ 14,315.94

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/12/2018 By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.